



Centro Campesino Farmworker Center, Inc
35801 SW 186 Avenue, Florida City, FL 33034
Tel 305 245 7738 ext 227
Email: housing@ccfcfl.org
www.centrocampesino.org

Homeownership Preservation Intake Form
(Foreclosure Intervention/Prevention Services)

The following forms need to be completely filled out, signed and dated:

- _____ Applicant Profile
- _____ Homeownership Preservation Agreement
- _____ Foreclosure Mitigation Counseling Agreement
- _____ Privacy Policy
- _____ Loan Profile
- _____ Foreclosure Options
- _____ Authorization to Access Credit Report
- _____ Authorization to Release Information
- _____ Monthly Expense Worksheet
- _____ Lender's financial package (if applicable)

Please bring legible copies of the following items already made for file. The documents need to have the last name, first name on the loan holder and loan number on each page.

- _____ \$ 25.00 Tri-Merge credit report fee *per* applicant (Money Order made out to Centro Campesino)
- _____ Hardship Letter (*detail* letter explaining the reason for default, how you are resolving it, signed and dated)
- _____ Proof of Income (pay stubs for the last 30 days, SSI / retirement/ pension/ child support/ food stamp award letter, rental income (lease agreement, cancel checks and proof monies deposited in to loan holder bank account, unemployment pay stubs and determination award letter)
If self employed or 1099 please provide a year-to-date Profit & Loss Statement *
- _____ Last 3 months of bank statements (checking, savings, 401k, Money Market/ CD statements (Copied front and back)
- _____ Last 2 years of tax returns with W-2/ 1099 (must include all pages)
- _____ Monthly Mortgage Statements (1st) and (2nd if applicable)
- _____ Proof of homeowners insurance policy (if not escrowed with lender)
- _____ Homeowners association letter showing current status of account (if applicable)
- _____ Ledgible copy of Driver's License and Social Security Card per applicant on the same page
- _____ Proof of Occupancy (i.e. FPL, AT&T landline, water bill)
- _____ Any court document received (i.e. Lis Pendins, response to Lis Pendins, Attorney letters, Court summons, Default Notice)
- _____ Any document that supports your modification claim (death certificate, divorce decree & property settlement statement, alimony/child statement, medical/prescription bills)
- _____ Any correspondence received from your lender



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HOMEOWNERSHIP PRESERVATION INTAKE FORM

What type of services are you interested in?

- Financial Fitness workshop Homeowner Services (not in default or foreclosure)
 Foreclosure Intervention Other: _____

Who referred you to Centro Campesino?

- Public announcement Government agency Walk-in
 Employee referral Radio announcement Client referral
 Newspaper Television Other:

APPLICANT PROFILE

First Middle Name Last

Street City State Zip Code

Best Contact number: _____ E-mail: _____

Social Security Number Birth Date Driver's license number

Race: White African-American American Indian/Alaska Native Asian

Ethnicity: ___ Married ___ Unmarried (Single, divorced, widowed) Gender Male Female

Please select ALL that apply.

- Disabled Disabled Dependent Farm-worker Head of Household Housing Voucher

Martial Status: Single Married Divorced Widowed Other: _____

Household Type

- Single adult Single female parent household Single male parent household Two or more unrelated adults
 Married with children Married w/out children Other: _____

Current Housing Arrangement

- Homeowner w/ mortgage Homeowner w/ out mortgage Other: _____

Household Size: _____ Number of Dependents: _____ Number of dependents 18 or younger: _____

Household Yearly Income: \$ _____ Do you currently have? Checking Savings

Education

- Below High School Diploma Bachelors Degree
 High School Diploma or Equivalent Master Degree
 Two Year College Above Masters Degree
 Vocational Other: _____

CO-APPLICANT PROFILE

First Middle Name Last

Street City State Zip Code

Best Contact number: _____ **E-mail:** _____

_____-_____-_____
Social Security Number **Birth Date** **Driver's license number**

Race: White African-American American Indian/Alaska Native Asian Hispanic Multi Racial

Other: _____ Ethnicity: _____ **Gender** Male Female

Please select ALL that apply.

Disabled Disabled Dependent Farm-worker Head of Household Housing Voucher

Marital Status: Single Married Divorced Widowed Other: _____

Household Type

Single adult Single female parent household Single male parent household Two or more unrelated adults

Married with children Married w/out children Other: _____

Current Housing Arrangement

Homeowner w/ mortgage Homeowner w/ out mortgage Other: _____

Household Size: _____ **Number of Dependents:** _____ **Number of dependents 18 or younger:** _____

Household Yearly Income: \$ _____ **Do you currently have?** Checking Savings

Education

Below High School Diploma Bachelors Degree
 High School Diploma or Equivalent Master Degree
 Two Year College Above Masters Degree
 Vocational Other: _____

Relationship to Customer

Spouse Boyfriend/Girlfriend Son/Daughter Mother/Father Brother/Sister Friend

Other: _____

APPLICANT EMPLOYMENT — Last 2 Years

Employer: _____

Title Hire Date End Date

Street City State Zip Code

Phone: (_____) _____ - _____ **Type of Business:** _____

Part-Time Full-Time Gross Income (before taxes): \$ _____

Is this amount paid: hourly weekly every two weeks twice a month monthly

Employer: _____

Title Hire Date End Date

Street City State Zip Code

Phone: (_____) _____ - _____ **Type of Business:** _____

Part-Time Full-Time Gross Income (before taxes): \$ _____

Is this amount paid: hourly weekly every two weeks twice a month monthly

CO-APPLICANT EMPLOYMENT — Last 2 Years

Employer: _____

Title Hire Date End Date

Street City State Zip Code

Phone: (_____) _____ - _____ **Type of Business:** _____

Part-Time Full-Time Gross Income (before taxes): \$ _____

Is this amount paid: hourly weekly every two weeks twice a month monthly

Employer: _____

Title Hire Date End Date

Street City State Zip Code

Phone: (_____) _____ - _____ **Type of Business:** _____

Part-Time Full-Time Gross Income (before taxes): \$ _____

Is this amount paid: hourly weekly every two weeks twice a month monthly

HOMEOWNERSHIP PRESERVATION AGREEMENT

Centro Campesino Farmworker Center, Inc. (CCFC) is a non-profit rural development organization dedicated to improving the quality of life and self sufficiency of migrant and seasonal farmworkers, their children, and South Florida families of low income of all ethnic and racial backgrounds.

The purpose of the Homebuyer/ Homeowner Solutions Department housing counseling program is to provide one-on-one housing counseling, guidance and education. Homebuyer/ Homeowner Solutions Department housing counselor will analyze financial and credit situation, develop a work plan and assist with the preparation of a monthly manageable expense plan.

I/We agree to the following terms of service:

- I/We understand the necessity for accurate and complete information. I/We understand that deliberately providing inaccurate information and/or unwillingness to timely provide the necessary information or documents to assist me/us will result in the discontinuation of housing counseling services.
- I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing about any changes in our situation immediately.
- I /We hereby consent and authorize the staff of Centro Campesino Farmworker Center, Inc. to take and use still photographs, digital photographs, motion pictures, television transmission, and/or videotaped recordings (hereinafter “Recordings”) of me for documentary and public relations purposes.
- I/We understand that the purpose of the housing counseling program is to provide one-on-one housing counseling to assist me/us in keeping my/our home. I/We further understand that it *will not* be the responsibility of the counselor to fix the problem for me/us but rather to provide guidance and education to empower me/us in fixing those issues that can hinder reaching an option to keeping my/our home.
- I/We will be on time for appointments and understand that if we are late for an appointment it will be canceled and rescheduled. I/We understand that missing and/or canceling three consecutive appointments will result in discontinuation of the housing counseling services.
- I/We understand that as part of the housing counseling program, I/we will be **required** to attend one of the educational classes. I/We understand that failure to attend required workshop will result in discontinuation of the housing counseling services.
 - **Steps to Financial Fitness**--This course will help individuals build financial knowledge, develop financial confidence; understand their credit, how to rebuild credit, how to use banking services effectively and much more.
 - **F.I.T. for Homeowners in Distress** – This course will provide financial intervention services to homeowners in distress.
- I/We agree to follow the recommendation of the work plan that will be given by the housing counselor. I/We understand that failure to follow the work plan actions will result in the discontinuation if my counseling program.
- I/We agree to provide a copy of the executed loan modification package for the file.

Applicant Signature

Date

Co-Applicant Signature

Date

FORECLOSURE MITIGATION COUNSELING AGREEMENT

1. I understand that Centro Campesino Farmworker Center, Inc. (CCFC) will provide me with foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling finances, possibly including referrals to other housing agencies as appropriate.
2. I acknowledge that I have received a copy of CCFC's Privacy Policy.
3. I may be referred to other housing services of the organization or another agency or agencies appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
4. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
5. I understand that Centro Campesino Farmworker Center provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I received from Centro Campesino Farmworker Center in no way obligates me to choose any of these particular loan products or housing programs.

By signing here I/We indicate our understanding of the above stated Foreclosure Mitigation Counseling Agreement.

Applicant Signature

Date

Co-Applicant Signature

AGENCY DISCLOSURE NOTICE

Centro Campesino Farmworker Center, Inc. (CCFC) is a not-for-profit development corporation dedicated to improving the quality of life and self sufficiency of farmworkers and their dependents and other South and Central Florida residents of low to moderate income through community building and economic development, provision of affordable housing and related services and educational programs for people of all ages.

CCFC offers the following services via our Florida City office which you are not obligated to participate on: Housing Counseling, Community Development Corporation, YouthPride, Weatherization, Biscayne Senior Housing, Palm Villas Affordable Rental Community.

CCFC’s Homebuyer / Homeowner Solutions Department (HHS) provides free housing counseling services that assist with credit rebuilding, creating a monthly expense plan, home purchase and foreclosure prevention.

As a client of our HHS Department you have the right to know the following:

CCFC is a not-for-profit organization and does not charge fees for its housing counseling services; however the client may be asked to pay for certain third party service fees, such as the cost of obtaining a tri merge credit report.

All information submitted to CCFC and HHS is considered confidential and will be kept confidential. Please note that your financial information will be share under the Fair Housing Act to achieve the homeownership service of promotion or preservation you are seeking. If you would request for your information to be discuss with someone in particular an Authorization to Release Information to a Third Party form must be executed and maintained in your file.

CCFC is a Community Development Corporation and builds and sells affordable homes. As a client of HHS you are under no obligation to purchase property from CCFC. CCFC will work with you to assist you in the purchase of any property of your own choice.

CCFC provides information on down payment assistance programs, each with their own restrictions and guidelines, to qualified applicants. As a client of HHS you are under no obligation to participate in these programs. If you wish to pursue any form of down payment assistance, CCFC will work with you to identify the approved lender for these programs.

CCFC is certified by the US Department of Housing and Urban Development. CCFC maintains partnership with national, state and local community public and private businesses. CCFC receives funding sources from these partnerships. Major funding include but are not limited to Miami-Dade County, UNIDOS US, NeighborWorks America, Bank of America, Citi Foundation, Wells Fargo Foundation, Fannie Mae, Chase, HSBC, and Regions Bank. CCFC is always seeking new partners and contributors whose generous support makes if possible for CCFC to offer housing counseling and classes free-of-charge to our clients.

CCFC HHS housing counseling staff will inform of available loan products and contact information of local representatives of lenders who can educate clients about such products. Clients have absolute freedom of choice in selecting and engaging industry professionals working in the homeownership promotion and/or preservation services and will be provided recommendations or representations from CCFC.

Industry professionals (lenders, realtors, title companies, insurance companies, etc.) regularly assist CCFC by making presentations covering their areas of expertise in our workshops. Clients are informed that these industry representatives are volunteers speaking generally about products and services and clients are under no obligation, nor is there any expectation by CCFC HHS counseling staff, that clients are obligated to contract with any of these individuals. Clients of CCHC’s HHS staff are expected to make voluntary and informed decisions based on their own preferences free of coercion, intimidation or pressure from CCFC or any industry representative to whom they may be introduced through their participation in our classes or programs.

As a client, you have the right to decide to terminate your relationship with CCFC and/or HHS. I/We understand that this needs to be done in writing and can be submitted by US Postal mail or delivered in person to CCFC’s main offices.

Applicant Signature

Date

Co-Applicant Signature

Date

PRIVACY POLICY

Centro Campesino Farmworker Center, Inc. values your trust and is committed to the responsible management, use and protection of personal information relating to our clients.

During the course of your participation in our Homebuyer/Homeowner Solutions Department programs we accumulate non-public personal financial information from you and other sources about your income, your assets, and your credit information. We restrict access to non-public information about you to those employees and/or affiliated agencies/organizations who need to know information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

We collect non-public personal information about you from the following sources: (i) information we receive from you on our personal intake form (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from a consumer reporting agency.

We may disclose the following kinds of non-public personal information about you (i) information we receive from you on our personal intake form or other forms, such as your name, address, social security number, assets and income (ii) information about your transaction with us, our affiliates, or others, such as your payment history or loan balance; and (iii) information we receive from a consumer reporting agency, such as your credit worthiness, credit score, or credit history.

We may disclose non-public personal information about you to the following types of third parties:

- Mortgage lenders to which we refer your file for approval
- Consumer reporting agencies
- other, such as non-profit organizations

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, except as permitted by law, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to non-affiliated third parties, you may call us at 305-245-7738.

Non-affiliated parties are not entities that are not owned or controlled, in whole or in part, nor are they subsidiary of, Centro Campesino Farmworker Center, Inc. However, these third party entities are essential to Centro Campesino Farmworker Center, Inc.'s ability to provide homeownership services to you, and to assist you in making application for mortgage financing/loan modification from commercial and governmental services.

Your failure to authorize us to release documents will limit Centro Campesino Farmworker Center, Inc.'s ability to assist you.

By signing here I/We indicate our understanding of the above stated Privacy Policy.

Applicant Signature

Date

Co-Applicant Signature

Date

AUTHORIZATION TO ACCESS CREDIT REPORT INFORMATION

I/We hereby authorize, Centro Campesino Farmworker Center, Inc., to access my/our credit information for the purpose of assessing my credit worthiness.

I fully understand the following:

- There is a fee per applicant when credit is pulled and may need be pulled more than once.
- I understand that credit report pulled by Centro Campesino is considered a “soft pull” and therefore will not affect credit score.
- This will appear on my credit bureau report as an inquiry.
- The Credit Bureau Repositories will NOT allow a copy of this report to be given to me personally, but may request a copy from the repositories directly.
- Centro Campesino Farmworker Center, Inc does not guarantee the accuracy of the information reported on neither the credit report.
- Any disputes regarding the accuracy or completeness of said credit report will be directed to the repository (Equifax, Experian, and Transunion) by applicant or co-applicant.
- All information will be kept confidential between Centro Campesino and applicant/co-applicant.
- Homebuyer/Homeowner Solutions Department will be held harmless for information received in this credit report.

Applicant Signature

Date

Co-Applicant Signature

Date

LOAN PROFILE

List ALL names that appear recorded on the deed of the property:

List ALL names that appear on the home loan:

Is this your primary home? Y N Date of Purchase: _____ Purchase Price: _____

Type of Property:

Single Family Townhouse Condominium 2-4 Unit Duplex Cooperative Mobile

Type of loan

FHA Sub-prime Conventional Insured Name of MI Company: _____
 Conventional Uninsured 80/20 VA Rural Development Contract for Deed
 Interest Only Option ARM 40/30 Balloon Hybrid Arm (2/28)

Lender/Service

Name of 1st Mortgage: _____ Account Number: _____
Loan balance: _____ Monthly Payment: _____
Interest _____% Delinquent Amount: _____ When did you make your last payment? _____

Name of 2nd Mortgage: _____ Account Number: _____
Monthly Payment: _____ Loan balance: _____
Loan balance: _____ Monthly Payment: _____
Interest _____% Delinquent Amount: _____ When did you make your last payment? _____

Escrow

Taxes Escrowed Yes No Delinquent Taxes Amount: _____
Insurance Escrowed Yes No Forced place Insurance Amount: _____

Homeowner Association

Homeowner Association: _____
Monthly Payment: _____ Special Assessment: _____
Delinquent Amount: _____ When did you make your last payment: _____

Is the property listed for sale: Yes No Listing price: _____ Listing Date: _____
Realtor Name: _____ Realtor contact: _____

Have you received a notice of foreclosure from Miami-Dade Clerk of Courts? Y N
Did you respond to the notice? Y N

Have you filed for bankruptcy? Yes No Chapter 7 Chapter 13 Discharge Date: _____
Bankruptcy Attorney: _____ Contact Number: _____

Have you work with another HUD approved agency? Yes No When: _____
Did you receive a workout? Yes No Type of workout: _____

Please initial and choose the one option that best suits our specific situation.

Loan Modification

The lender may decide to reduce:

- balance of amount due
- Interest rate
- Monthly payment
- Extend the term of the loan or
- All of the above

To Qualify:

- Must have a positive budget
- Steady employment
- A hardship that can be documented

Special Forbearance

The lender may be able to arrange a repayment plan based on your “special” Financial situation.

To Qualify:

- Must have able to pay your current mortgage payment
- Must have a positive budget
- Must be able to prove special circumstances

Repayment Plan

Lender will spread the defaulted amount over a series of months, usually not more than six months.

To Qualify:

- Must have available at least one month of payment
- Must have proof of income
- Must have a positive budget
- Must have the ability to pay current and future mortgage payment plus a portion of defaulted amount

Pre-Foreclosure Sale

The lender allows you to sell your property and retain the equity in your home prior to foreclosure

To Qualify:

- Must be in early stages of foreclosure

Deed-In-Lieu

The lender may allow you to voluntarily “give back” your home. This will not save your home but it will allow you to obtain another home in the future.

To Qualify:

- Must be willing to move out of the property quickly
- Be willing to forfeit any equity

AUTHORIZATION TO RELEASE INFORMATION



Centro Campesino Farmworker Center
35801 SW 186 Avenue, Florida City, FL 33034
Tel 305 245 7738
www.centrocampesino.org

Date: _____

To: _____

Loan Number: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Address: _____

Dear _____:

I am currently working with **Centro Campesino Farmworker Center, Inc.** Homebuyer/Homeowner Solutions Department.

I hereby authorize you to release any and all information concerning my financial information to Centro Campesino Farmworker Center, Inc. Homebuyer/Homeowner Solutions Department housing counseling staff listed below at their request.

Housing Counselor

Housing Counselor

You may release any additional information regarding my situation and/or account details without further authorization from me until my request is resolved.

Sincerely,

Applicant Signature

Date

Co-Applicant Signature

Date

MONTHLY EXPENSE WORKSHEET

Use this sheet to determine your Income and expenses, and disposable income percentage include all expenses and income. Be **realistic** and be **true**. Be as accurate as possible in reporting. Do not report any monies deducted from your take home pay.

Monthly Take Home Income	Secured Debts (Monthly Payments)
Salary / Wages / Business Draw	Rent
Salary or Wages (Spouse)	1st Mortgage
Social Security	2nd Mortgage
Pension / Retirement	Land Lease (Trailer Park, Other)
Interest on Accounts	Student Loans
Alimony / Child Support	Auto Loans / Leases
Real Estate Rent (Income)	Recreation (Boat, ATV, etc.)
Investment Dividends	Past Due Taxes
Unemployment / Food Stamps	Other Debts
Other	Other Debts
Total Take Home Income	Other Loans
	Other Loans
Monthly Expenses	Total Monthly Fixed Expenses
Alimony / Child Support (Outgoing)	
Auto Gas and Repair	Unsecured Debt
Auto Insurance	Credit Card 1
Cable TV / Satellite Fees	Credit Card 2
Charitable Contributions	Credit Card 3
Child Care	Credit Card 4
Childrens' Activities	Credit Card 5
Laundry / Dry Cleaning	Credit Card 6
Clothing Purchases	Credit Card 7
Electric Bill	Credit Card 8
Food (In-Home / Groceries)	Personal Loan 1
Food (Out of Home - Lunch, Dining)	Personal Loan 2
Gas and Oil Bill	Medical Bill Payment
Health and Dental Insurance	Other
Homeowner / Condo Fees	Other
Homeowners / Renters Insurance	Total Monthly Variable Expenses
Household Items	
Internet Access (AOL, MSN, DSL)	Summary
Life and Disability Insurance	Total Take Home (Income)
Membership (Health Club etc.)	Total Living Expenses (-)
Personal Care (Grooming)	Total Secured Debt Payments (-)
Prescriptions	Total Unsecured Debt Payments (-)
Property Services (Gardener, Pool)	Disposable Income
Security Services / Alarm	Disposable Income as Percent
Subscriptions	
Telephone (Home, Cell, Pager)	
Trash Disposal	
Tuition and School Supplies	
Water Bill	
Other Expenses	
Total Monthly Living Expenses	

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____